

**UNITED STATES BANKRUPTCY COURT**  
Northern District of Ohio

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on August 19, 2010.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice. For more information regarding the U.S. Bankruptcy Court for the Northern District of Ohio, Local Rules, Bankruptcy Code, Forms and other information you may refer to our web page located at [www.ohnb.uscourts.gov](http://www.ohnb.uscourts.gov).

**See Reverse Side For Important Explanations.**

**Debtor(s) (name(s) and address):**

Oscar Antonio Monroy  
1041 Firman SW  
Sugarcreek, OH 44681

Julie Lynn Monroy  
1041 Firman SW  
Sugarcreek, OH 44681

**All other names used by the Debtor(s) in the last 8 years (include married, maiden, and trade names):**

**Case Number:**  
10-63576-rk

**Last four digits of Social Security No./Taxpayer ID Nos.:**  
xxx-xx-0438  
xxx-xx-1245

**Attorney for Debtor(s) (name and address):**

Pamela I. Theodotou  
Theodotou & Associates  
4449 Easton Way 2nd Floor  
Columbus, OH 43219  
Telephone number: 888-882-5610

**Bankruptcy Trustee (name and address):**

Anne Piero Silagy Esq  
Canton  
220 Market Ave S  
#900  
Canton, OH 44702  
Telephone number: (330) 456-0900

**Meeting of Creditors:**

Date: **October 5, 2010**

Time: **03:00 PM**

Location: **U.S. Bankruptcy Court, Room 194, Ralph Regula U.S. Courthouse, 401 McKinley Ave SW, Canton, OH 44702**

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on the reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor *or* to Determine Dischargeability of Certain Debts: **December 6, 2010**

Deadline to Object to Exemptions:

**Thirty (30) days after the conclusion of the meeting of creditors.**

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Foreign Creditors:** A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File A Proof of Claim at This Time" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**

Ralph Regula U.S. Courthouse  
401 McKinley Avenue SW  
Canton, OH 44702

**For the Court:**

Clerk of the Bankruptcy Court:  
Kenneth J. Hirz

Hours Open: Monday – Friday 9:00 AM – 4:00 PM

Date: August 20, 2010

**EXPLANATIONS**

FORM ohnb227i

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.
Creditors Generally May Not Take Certain Actions	<p>Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.</p> <p>Creditors who wish to be notified of abandonment proceedings must file a written request for notice with the Court prior to the conclusion of the 11 U.S.C. § 341 meeting. Otherwise, the Court may order abandonment with notice only to affected parties. See L.B.R. 2002-1(a).</p>
Presumption of Abuse	If the presumption of abuse arises, creditors have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Foreign Creditors	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	

# CERTIFICATE OF NOTICE

District/off: 0647-6  
Case: 10-63576

User: vwaym  
Form ID: 2261

Page 1 of 1  
Total Noticed: 34

Date Rcvd: Aug 20, 2010

The following entities were noticed by first class mail on Aug 22, 2010.

db/db +Oscar Antonio Monroy, Julie Lynn Monroy, 1041 Firman SW, Sugarcreek, OH 44681-9004  
aty +Pamela I. Theodotou, Theodotou & Associates, 4449 Easton Way 2nd Floor,  
Columbus, OH 43219-7005  
19891779 Akron Center Hospital, One Perkins Square, Columbus, OH 43271-4537  
19891781 +Arbors At Branch Creek, 12402 Plantation Pine Lane, Tampa, FL 33635-1803  
19891782 +Center For Pediatric Neurosurgery N, 880 6th Street, Suite 310, St. Petersburg, FL 33701-4824  
19891784 Cleveland Clinic, P.O. Box 931720, Cleveland, OH 44193-1828  
19891785 Cleveland Clinic Laboratories, P.O. Box 931720, Cleveland, OH 44193-1828  
19891786 +Client Services, Inc., 3451 Harry Truman Blvd., St. Charles, MO 63301-9816  
19891787 +Collectioncorp Corporation, 455 North 3rd Street, Suite 260, Phoenix, AZ 85004-0630  
19891788 +Creditor Interchange, 80 Holtz Drive, Buffalo, NY 14225-1470  
19891789 +Credut Collection Services, Two Wells Avenue Dept. 9134, Newton, MA 02459-3208  
19891790 +Diversified Consultants, Inc., P.O. Box 551268, Jacksonville, FL 32255-1268  
19891791 +E-Golftip, LLC, 3523 Heard Ferry Drive, Tampa, FL 33618-2922  
19891792 +Fidelity Properties, Inc., 220 E.Main Street, Alliance, OH 44601-2423  
19891794 +GC Services Limited Partnership, 6330 Gulfton, Houston, TX 77081-1198  
19891797 J.P. Recovery Services, Inc., P.O. Box 16749, Rock River, OH 44116-0749  
19891798 +Johnson, Pope, Bokor, Ruppel & Burn, 403 East Madison Street, Suite 400, Tampa, FL 33602-4614  
19891800 +NCB Management Services, Inc., P.O. Box 1099, Langhorne, PA 19047-6099  
19891802 +Ryan C. Griffin, Johnson, Pope, 403 E. Madison Street #400, Tampa, FL 33602-4614  
19891803 +Santander Consumer USA, P.O. Box 961245, Ft. Worth, TX 76161-0244  
19891805 +UBS - Barclay's Bank Delaware, 125 S. West Street, Wilmington, DE 19801-5014  
19891806 +Union Hospital, 659 Boulevard, Dover, OH 44622-2077  
19891808 Wooster Community Hospital, P.O.Box 714537, Columbus, OH 43271-4537

The following entities were noticed by electronic transmission on Aug 20, 2010.

tr +EDI: QAPSILAGY.COM Aug 20 2010 18:03:00 Anne Piero Silagy, Esq, Canton, 220 Market Ave S,  
#900, Canton, OH 44702-2181  
19891778 +EDI: AFNIRECOVERY.COM Aug 20 2010 18:03:00 AFNI, P.O. Box 3517,  
Bloomington, IL 61702-3517  
19891780 +EDI: AMEREXPR.COM Aug 20 2010 17:58:00 American Express, P.O. Box 981537,  
El Paso, TX 79998-1537  
19891783 +EDI: CITICORP.COM Aug 20 2010 18:03:00 Citi Cards, P.O. Box 6077,  
Sioux Falls, SD 57117-6077  
19891793 +EDI: FORD.COM Aug 20 2010 18:03:00 Ford Motor Credit, P.O. Box 542000,  
Omaha, NE 68154-8000  
19891795 +EDI: HFC.COM Aug 20 2010 18:03:00 HSBC Bank, P.O. Box 5253, Carol Stream, IL 60197-5253  
19891796 +EDI: HFC.COM Aug 20 2010 18:03:00 HSBC Bank Nevada, P.O. Box 5253,  
Carol Stream, IL 60197-5253  
19891799 +EDI: MID8.COM Aug 20 2010 18:03:00 Midland Credit Management, 8875 Aero Drive,  
San Diego, CA 92123-2251  
19891801 EDI: HFC.COM Aug 20 2010 18:03:00 Orchard Bank, P.O. Box 5222,  
Carol Stream, IL 60197-5222  
19891804 +EDI: AISTMBL.COM Aug 20 2010 18:03:00 T-Mobile USA, Bankruptcy Team, P.O. Box 53410,  
Bellevue, WA 98015-3410  
19891807 E-mail/Text: vci.bkcy@vwcredit.com Volkswagen Credit Inc.,  
Department 129601, P.O. Box 67000, Detroit, MI 48267-1296

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 22, 2010

Signature:

